

Application No. 09/997,790

**Amendments to the Specification**

On page 23, lines 4-7 of the Application as filed, please replace the paragraph with the following paragraph as amended:

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Timely Provision of information. In a typical mode of operation, a piece of advice may enter the consumer computer and remain resident for an extended period of time before becoming relevant. Information ~~information~~ is displayed when it has become applicable, not before it does.